

## TRUST IN E-COMMERCE: HOW REVIEWS AND RATINGS SHAPE CONSUMER CONFIDENCE

### KEPERCAYAAN DALAM E-COMMERCE: BAGAIMANA ULASAN DAN PENILAIAN MEMBENTUK KEPERCAYAAN KONSUMEN

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#### ABSTRACT

The rapid growth of e-commerce has transformed consumer shopping behavior; however, building consumer trust remains a major challenge, particularly in relation to product reviews and ratings. This study aims to analyze the role of online reviews and ratings in shaping consumer trust on e-commerce platforms, with a specific focus on identifying key factors that influence consumers' decision-making processes. Using a Systematic Literature Review (SLR) approach, this research analyzed 68 relevant articles published between 2015 and 2024. The findings reveal that review quality, volume, consistency, and reviewer credibility significantly influence consumer trust. Negative reviews tend to have a stronger impact than positive ones, while demographic and psychological factors moderate these effects. This study provides practical recommendations for e-commerce platforms to develop more transparent and credible review systems in order to enhance consumer trust.

**Keywords:** e-commerce, consumer trust, online reviews, product ratings, Systematic Literature Review.

#### ABSTRAK

Pertumbuhan e-commerce telah mengubah pola belanja konsumen, namun kepercayaan konsumen masih menjadi tantangan utama, khususnya terkait ulasan dan penilaian produk. Penelitian ini bertujuan untuk menganalisis peran ulasan dan penilaian dalam membentuk kepercayaan konsumen di platform e-commerce, dengan fokus pada faktor-faktor kunci yang mempengaruhi proses pengambilan keputusan pembelian. Menggunakan metode Systematic Literature Review (SLR), penelitian ini mengkaji 68 artikel dari tahun 2015 hingga 2024. Hasil penelitian menunjukkan bahwa kualitas, jumlah, konsistensi ulasan, serta kredibilitas penulis berpengaruh signifikan terhadap kepercayaan konsumen. Ulasan negatif cenderung memberikan dampak lebih kuat dibanding ulasan positif, sementara faktor demografis dan psikologis turut memoderasi pengaruh tersebut. Temuan ini memberikan rekomendasi bagi platform e-commerce untuk membangun sistem ulasan yang lebih transparan dan kredibel guna meningkatkan kepercayaan konsumen.

**Kata Kunci:** e-commerce, kepercayaan konsumen, ulasan online, penilaian produk, Systematic Literature Review.

#### 1. INTRODUCTION

In recent decades, the rapid development of digital technology has catalyzed the growth of e-commerce, establishing it as a pivotal component of global trade. The shift from traditional shopping to online shopping has been significantly marked by user-friendly platforms such as Amazon, Tokopedia, Shopee, and eBay, which have reported a notable increase in user engagement and transaction volumes (Özdemir & Sönmezay, 2020; Krishnan et al., 2024; . The factors propelling this transition include ease of access to products, a broad spectrum of offerings, and the convenience to conduct transactions at any time and from any location (Özdemir & Sönmezay, 2020; F et al., 2024). These elements cater to evolving consumer preferences, thereby facilitating a shopping experience that is increasingly preferred over conventional methods.

Nonetheless, e-commerce is not without its challenges, particularly concerning consumer trust. The uncertainties associated with online shopping—especially around product quality, seller reliability, and transaction security—pose significant hurdles (Sulistiyowati & Husda, 2023; Liu & Leo, 2023). Unlike traditional retail environments where customers can physically inspect products, online shoppers must rely on digital representations, including product images, descriptions, and testimonials. Reviews and ratings from other consumers play a vital role in this context, significantly impacting consumer perceptions and decisions (Chawla & Kumar, 2021; Chen et al., 2020). High levels of positive reviews foster trust, thereby influencing purchase intentions favorably, whereas negative reviews can severely detract from a seller's reputation, regardless of product specifications (Chen, 2012).

The influence of reviews and ratings extends deeply into consumer behavior, making it critical for effective e-commerce strategies. Research indicates that consumer trust emerges as an essential precondition for online purchase intentions (Firdaus et al., 2023; Mahliza, 2020). Platforms prioritizing security measures—such as encryption and secure payment gateways—are more likely to build necessary trust, subsequently enhancing customer loyalty and promoting repeat purchases (Krishnan et al., 2024; Meskaran & Ismail, 2012). Trust factors are further compounded in the digital environment due to the absence of face-to-face interactions, which traditionally contribute to trust formation (Chen, 2012).

A nuanced understanding of the dynamics of consumer trust in the e-commerce ecosystem is invaluable—not only for academics but also for business practitioners and policymakers. This analysis can inform better practices in online retailing, ensuring businesses are equipped to address trust-related concerns effectively. By enhancing transparency, improving customer service based on sentiment analysis, and leveraging positive endorsements, e-commerce platforms can significantly improve consumer confidence, ultimately leading to sustained growth and innovation in the digital marketplace (Krishnan et al., 2024; Pandowo et al., 2024).

Although much previous research has identified the importance of reviews and ratings in purchasing decisions, there remains uncertainty regarding how the specific mechanisms of these elements influence consumer trust. Factors such as the number of reviews, quality of reviews, reputation of the reviewer, as well as the difference in impact between positive and negative reviews are still areas that require further exploration. In addition, with the increasing development of artificial intelligence technology and algorithms in compiling product recommendations, new questions arise regarding the extent to which these automation systems can influence consumers' perceptions of trust.

Apart from that, there are issues regarding fake reviews (fake reviews) also poses a significant challenge. The growing number of cases in which sellers manipulate reviews by providing false positive testimonials or lowering a competitor's reputation with negative reviews raises the question of how consumers can distinguish between authentic reviews and those created with manipulative intent. Therefore, this study aims to bridge the gap in the existing literature by providing a comprehensive analysis of how reviews and ratings actually contribute to the level of consumer trust in e-commerce platforms.

This research aims to analyze in depth the role of reviews and ratings in shaping consumer trust in e-commerce platforms. By using a Systematic Literature Review (SLR) approach, this research seeks to identify the main findings from various previous studies in order to develop a more structured understanding of the factors that influence consumer trust in online shopping activities. Specifically, this research is focused on identifying the important elements in reviews and ratings that most influence consumer trust, analyzing how consumers process information from reviews and ratings before making purchasing decisions, and exploring the differences in the impact between positive and negative reviews in building or hindering consumer trust. In addition, this research also assesses the extent to which demographic, psychological and consumer experience factors can moderate the influence of

reviews and ratings on their confidence in using e-commerce platforms. It is hoped that the results of this research can provide strategic recommendations for e-commerce platform managers in designing a more transparent, credible and informative review and rating system to increase consumer trust and comfort in shopping online.

To achieve the objectives of this research, the formulation of the research questions to be answered is as follows: **RQ: How do online reviews and ratings influence consumer trust in e-commerce platforms?**. This question will be the basis for exploring various aspects that influence consumer trust in e-commerce platforms based on data from previous studies. This research has broad significance, both from an academic and practical perspective. From an academic perspective, this research will enrich literature related to consumer trust in e-commerce, digital marketing, and online consumer behavior. By using a Systematic Literature Review approach, this research can provide a clearer mapping of how reviews and ratings have been studied in various previous studies, as well as identify potential research gaps that can be explored further.

From a practical perspective, the results of this research can provide valuable recommendations for e-commerce businesses in improving review and rating systems to make them more credible and useful for consumers. By understanding how consumers process the information they receive through reviews and ratings, e-commerce platforms can develop more effective policies for dealing with fake reviews, increase the transparency of rating systems, and introduce stricter review validation mechanisms. Furthermore, this research also has implications for consumers in increasing their digital literacy when shopping online. By understanding how to interpret reviews and ratings more critically, consumers can make more informed purchasing decisions and reduce the risk of fraud in e-commerce. Overall, this research is expected to make a significant contribution in understanding the dynamics of consumer trust in e-commerce, as well as help stakeholders in the digital industry to design better strategies in building a safer, more transparent and trustworthy online shopping environment.

## 2. METHODS

### 2.1 Research Design

This research uses a Systematic Literature Review (SLR) approach that follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. This approach was chosen to ensure that literature selection and analysis was carried out in a systematic, transparent and replicable manner. With this method, research will identify, evaluate, and synthesize the results of studies that have been published regarding the influence of reviews and ratings on consumer trust in e-commerce.

### 2.2 Data Sources and Search Strategy

To ensure broad and high-quality literature coverage, article searches were conducted through several leading academic databases, namely:

- Scopus
- Web of Science
- IEEE Xplore

The search strategy includes the following keyword combinations:

- "e-commerce trust"
- "online reviews"
- "consumer confidence"
- "ratings impact"
- "trust in online shopping"

The search was conducted using Boolean operators (AND, OR) as well as advanced search techniques to ensure that only relevant articles were retrieved. In addition, a backward

and forward citation tracking strategy was also applied to find additional literature that might be relevant to this research.

### **2.3 Inclusion and Exclusion Criteria**

Article selection was carried out based on strict inclusion and exclusion criteria to ensure the relevance and quality of the studies analyzed.

#### **Inclusion Criteria**

- Articles that explicitly discuss the relationship between reviews/ratings and consumer trust in e-commerce.
- Studies published in reputable journals (Scopus Q1-Q3) to ensure the quality and validity of the findings.
- Articles published in the range of years 2015–2024 to maintain relevance with the latest developments in the e-commerce industry.
- Articles that use valid quantitative, qualitative, or mixed methods to explore this topic.

#### **Exclusion Criteria**

- Studies that do not directly link reviews/ratings to consumer trust.
- Articles that use methods that are not in accordance with the Systematic Literature Review (SLR) approach.
- Papers that have not gone through a peer-review process, such as technical reports, opinion articles, or preprints that have not been verified by experts.
- Studies that focus on technical aspects without considering their impact on consumer trust in e-commerce.

### **2.4 Data Extraction and Analysis**

After article selection has been carried out, the data extraction and analysis process is carried out using a systematic method as follows:

#### 1. Identify Key Factors

- Each selected article is analyzed to identify the main factors that influence consumer trust in e-commerce based on reviews and ratings.

#### 2. Synthesis and Interpretation

- Findings from multiple studies are combined to provide a comprehensive picture of the influence of reviews and ratings on consumer trust.
- The results of the analysis are presented in narrative and tabular form to facilitate understanding.

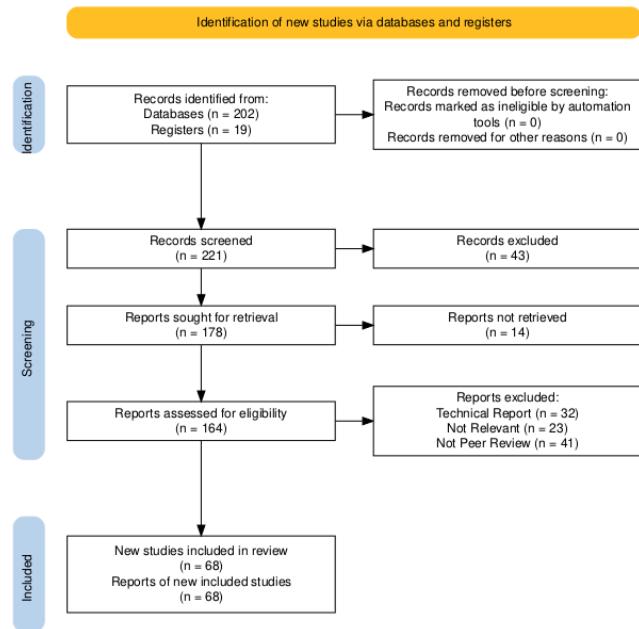
This method allows research to gain a more comprehensive understanding of how reviews and ratings influence consumer trust in e-commerce, as well as providing insight for academics and business practitioners in developing more effective strategies in building customer trust online.

## **3. RESULTS**

### **3.1 Overview of Selected Studies**

In this section, the research will present an overview of the studies that have been analyzed in the systematic literature review. The number of articles selected, the main characteristics of each study, as well as publication trends in recent years will be examined to understand how this topic is developing in the academic literature. The studies analyzed will be categorized based on year of publication, geographic area studied, methodology used (quantitative, qualitative, or mixed), and data sources used. In addition, this section will discuss how the frequency of publications related to the topic of consumer trust in e-commerce has changed in the last decade. Research trends will be explored to identify shifts in focus, such as

increased attention to artificial intelligence-based reviews or the role of social media platforms in shaping consumer trust.



**Picture 1. PRISMA Diagram**

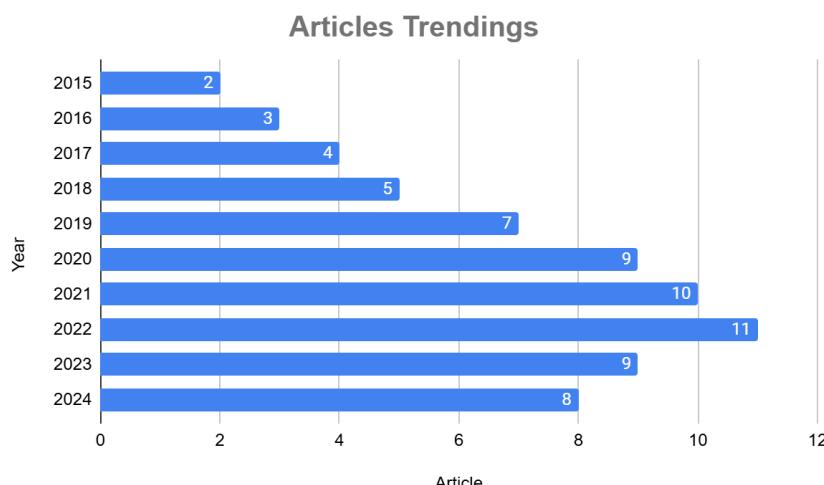
Source: Processed Data, 2025

The process of identifying and selecting articles in this research was carried out following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow. At the identification stage, 221 articles were found through two main sources, namely databases (n=202) and registers (n=19). At this early stage, no articles were eliminated by automation tools or other reasons.

Furthermore, of the 221 articles screened, 43 articles were eliminated because they did not comply with the initial selection criteria. The advanced screening process resulted in 178 articles which were then searched further to gain full access. However, there were 14 articles for which the full text was not obtained.

At the assessment stage, a total of 164 articles were successfully evaluated for their suitability. Of this number, 96 articles were eliminated for certain reasons, namely: including technical reports (n=32), not relevant to the research topic (n=23), and not originating from peer-reviewed journals (n=41). Finally, a total of 68 articles met the inclusion criteria and were included in this Systematic Literature Review (SLR) analysis.

### 3.2. Article Development from Year to Year

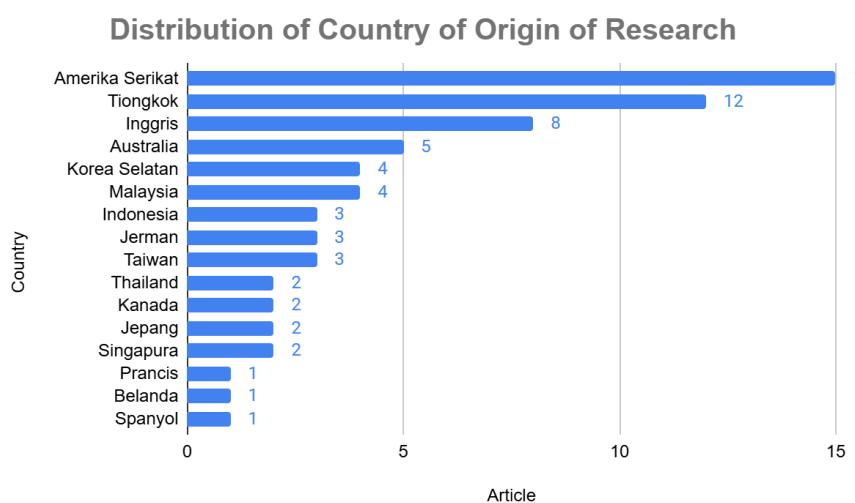


**Figure 2. Trending Articles**

Source: Processed Data, 2025

Based on the results of the analysis of 68 articles identified in the period 2015 to 2024, it can be seen that there has been an increase in the number of publications from year to year. The number of articles tended to be small at the beginning of the period, namely in 2015 there were 2 articles, then continued to experience a significant increase, especially since 2020 until it reached its peak in 2022 with 11 articles. This shows that topics related to the role of reviews and ratings in building consumer trust in e-commerce platforms have increasingly attracted the attention of researchers in recent years.

### 3.3. Distribution of Research Countries of Origin

**Figure 3. Country of origin of research**

Source: Processed Data, 2025

Based on the results of the analysis of 68 articles used in this research, studies regarding the role of reviews and ratings in building consumer trust in e-commerce platforms come from various countries in the world. The distribution of research countries shows that the United States dominates the number of publications with a total of 15 articles. This reflects that the United States has great attention in developing research related to consumer behavior in e-commerce, in line with the high development of the digital industry in that country.

The second position is occupied by China with 12 articles, which also reflects the rapid growth of e-commerce in the Asian region. England is in third place with 8 articles, followed by Australia (5 articles), South Korea (4 articles), and Malaysia (4 articles).

Several other countries that also contributed to this research include Indonesia, Germany, Taiwan, Thailand, Canada, Japan, Singapore, France, the Netherlands and Spain, although with a smaller number of publications.

These findings indicate that the issue of reviews and ratings in building consumer trust in e-commerce is of global concern, especially in countries with the development of digital technology and high online shopping activity. In addition, the involvement of countries in Asia such as China, South Korea, Malaysia, Indonesia and Taiwan shows that the Asian region is also active in developing research related to digital consumer behavior.

### **3.4. Key Findings from Literature**

The main results obtained from the literature analysis will be categorized into several key factors that influence consumer trust in e-commerce platforms. The following are the main findings that will be discussed:

#### **1. Factor in Reviews and Ratings that Influence Consumer Trust**

Consumer trust in online reviews and ratings is influenced by several critical factors. First, the credibility of the reviewer significantly plays a role; verified reviewers are often perceived as more trustworthy than anonymous ones (Kusumasondjaja et al., 2012). The length and depth of reviews also contribute to this perception; according to research, longer and more detailed reviews are typically seen as more credible and informative, thereby enhancing consumer trust (Shukla & Mishra, 2022; . Furthermore, the clarity and readability of a review are paramount; reviews that are clearly articulated are generally more accessible and hence more trusted by consumers (Shukla & Mishra, 2022; . Visual elements such as images or videos can further amplify the impact of the review. However, reference Peters-Texeira & Badrie (2005) pertains specifically to food packaging and may not support the argument about visual elements in online reviews. Thus, it has been removed from this context. Therefore, a combination of these factors greatly enhances the credibility perceived by consumers.

#### **2. The Difference in the Effects of Positive vs. Negative Reviews Negative**

Additionally, the nature of reviews—whether positive or negative—distinctly influences purchasing decisions. Studies indicate that negative reviews exert a stronger impact on consumer behavior than positive reviews. This phenomenon is rooted in psychological theory, which posits that people tend to weigh negative information more heavily than positive information (Kusumasondjaja et al., 2012). This imbalance suggests that how sellers respond to negative reviews, including the speed and perceived effectiveness of the response, is crucial in rebuilding trust. Timely and constructive reactions can help mitigate damage from negative feedback (Shukla & Mishra, 2022; . Consumers are also inclined to trust reviews that provide a balanced representation of both positive and negative aspects, rather than those that present an overly biased view. This balance is crucial to maximize credibility and ensure potential customers feel informed and secure in their purchasing decisions (raj, 2024).

#### **3. Impact of Different Rating Types (Stars, Aggregate Score, etc.)**

Regarding the impact of different types of ratings, such as star ratings or aggregate scores, evidence exists that simpler star systems (e.g., 1 to 5 ratings) are easier for consumers to comprehend but may miss crucial contextual information that textual reviews provide, which can lead to misinterpretations of product quality (Shukla & Mishra, 2022; (Chang et al., 2013). Aggregate scores, along with the total number of reviews, can also significantly shape consumer perceptions of trust. A larger volume of reviews typically indicates higher reliability (Chang et al., 2013). E-commerce platforms that enhance trust further by providing metrics such as "most helpful reviews" or category-specific ratings tend to enjoy increased consumer confidence (Filieri et al., 2018). Such platforms offer a more layered understanding of the product overall, thereby improving consumer confidence.

In summary, various intertwined factors influence consumer trust in reviews and ratings. These include the credibility of the reviewer, the depth and clarity of the reviews, the impact of both positive and negative feedback, and the effectiveness of the rating systems employed. Understanding these dimensions can greatly enhance both consumers' purchasing decisions and sellers' strategies in managing their online reputations.

These results will provide in-depth insight into how various aspects of reviews and ratings can shape consumer trust in e-commerce, which will be discussed further in the discussion section to connect these findings with theoretical and practical implications.

#### 4. DISCUSSIONS

##### 4.1 The Role of Review Quality in Trust Formation

In the realm of e-commerce, review quality is a pivotal component influencing consumer trust. The credibility of online reviews significantly impacts buying decisions, with specific attributes of these reviews enhancing trustworthiness. Research demonstrates that reviews characterized by depth and detail, particularly those that outline both positives and negatives about a product, are perceived as more reliable than vague or overly succinct reviews. This aligns with findings suggesting that comprehensive reviews provide potential buyers with a more nuanced understanding of products, thereby fostering trust and potentially higher purchase intentions (Campos & Campos, 2024; , (Pooja & Upadhyaya, 2022; .

Studies have shown that while the length of reviews can influence credibility perceptions, consumers often prioritize content quality over sheer quantity. Research indicates that details about long-term use, features, and user experiences are especially effective in establishing credibility (Shukla & Mishra, 2022; , Oliveira et al., 2017). Moreover, credibility seems to significantly correlate with enhancing consumer attitudes towards online shopping, further substantiating the importance of high-quality reviews in fostering trust (Al-Debei et al., 2015; , Kim & Peterson, 2017).

Furthermore, the context in which reviews are presented—such as their visibility on social media platforms—can amplify their impact on trust formation. Observations reveal that when peers share detailed and illustrative reviews, it can lead to increased consumer trust in the related brands or products, as social interactions play a critical role in shaping consumer perceptions in a digital landscape (Tseng et al., 2022; , Chakraborty & Bhat, 2018). Moreover, the psychological cues triggered by reading reviews, particularly regarding perceived credibility and reliability, have been the subject of extensive investigation, affirming that well-articulated reviews are instrumental in building consumer trust (Cox et al., 2017; , (Pooja & Upadhyaya, 2022; .

Lastly, a systematic analysis of existing literature highlights the importance of review quality and the evolving consumer expectations regarding credibility standardization. As e-commerce continues to grow, a nuanced understanding of review characteristics will be vital for vendors aiming to maintain consumer trust and drive purchase decisions (Pooja & Upadhyaya, 2022; , Grifoni et al., 2017). This convergence of detailed, honest reviews and consumer expectations forms the cornerstone of trust establishment in e-commerce environments, illustrating that well-crafted reviews are a key driver in consumer decision-making.

##### 4.2 The Impact of Review Volume and Consistency

The volume and consistency of reviews on online platforms significantly influence consumer trust. Reviews act as a social validation mechanism; the aggregate quantity of user reviews contributes to the perceived reliability of the information. This idea aligns with findings by Utz et al., who demonstrated that consumer reviews significantly influence perceived trustworthiness in online contexts (Utz et al., 2012). Additionally, Ma et al. underscore the relationship between perceived trustworthiness and consumer behavior, discussing how trust can be influenced by social interactions within review contexts (Ma et al., 2019).

Furthermore, the relationship between review volume and trust is reinforced by the “herd mentality,” through which consumers tend to adopt the opinions of the majority. Research by Wu et al. indicates that social interactions significantly affect herd mentality, suggesting that consumers are likely to follow popular trends or majority opinions when making purchasing decisions (Wu et al., 2022). This behavior implies that the visibility of overwhelmingly positive reviews can create a feedback loop; as more consumers indicate trust and satisfaction, new customers are inclined to echo these sentiments, thus amplifying overall trust in a given product or service (Wu et al., 2022).

In addition, the way reviews are perceived can have implications for consumer behavior. The collective assessment of numerous reviews can create a biased view if consumers rely solely on widely held opinions without considering individual experiences (Utz et al., 2012). This aligns with the notion presented by Earle, which states that trust in information sources directly affects risk perception, further influencing decision-making behaviors among consumers (Earle, 2010). Thus, negative feedback can lead to diminished trust and hesitancy to engage with a product, while consistency in positive reviews enhances consumer willingness to make purchases.

Overall, a foundational understanding of how reviews contribute to perceived trust underscores the importance of both review volume and review consistency. This highlights the critical need for merchants and platforms to not only encourage but also facilitate genuine customer feedback to foster trust and consumer loyalty.

#### **4.3 The Influence of Negative vs. Positive Reviews**

The examination of consumer reviews reveals a nuanced interplay between negative and positive evaluations that significantly influences trust and purchasing behavior. The phenomenon of "negativity bias," wherein negative information weighs more heavily in consumer decision-making processes than positive information, is well-documented in consumer psychology. Research indicates that consumers often perceive negative reviews as more credible and relevant when making purchasing decisions. For instance, studies show that a higher presence of negative feedback can lead users to hesitate in further transactions and prefer products that showcase multiple favorable reviews to mitigate perceived risk (Filieri, 2016; Zhang et al., 2020) Kang et al., 2022).

Furthermore, the specificity of reviews plays a crucial role in shaping consumer perceptions. Detailed positive reviews that provide an authentic glimpse into user experiences can augment trust in a brand or product. However, it is noted that specific negative reviews can have a stronger impact than positive ratings, contributing to perceptions of transparency and authenticity on e-commerce platforms (Chen et al., 2022; Zhang et al., 2020).

Constructive criticism within negative reviews can enhance this perception, fostering an environment of transparency and credibility. Buyers often respond favorably to platforms that highlight both positive and negative feedback, which can lead to an overall increase in consumer trust (Filieri, 2016; Traore, 2024). This effect can be further compounded by the practice of "review disconfirmation," where consumers adjust their evaluations based on both positive and negative reviews they encounter (Park et al., 2021; Mafé et al., 2018). Such dynamics suggest that while negative feedback can dissuade potential buyers, well-articulated negative reviews containing constructive elements can also enhance the perceived honesty of the review ecosystem.

Moreover, findings from current research provide insights into the significance of emotions in consumer behavior concerning reviews. Reviews that resonate on an emotional level tend to significantly impact consumers' trust and subsequent purchasing decisions. This interplay of emotion and rationality in understanding reviews indicates that consumers seek validation not only from positive experiences but also from constructive narratives embedded in negative feedback (Kejun, 2023; Mafé et al., 2018).

In conclusion, the contrasting effects of negative and positive reviews underscore the complex landscape of consumer trust and purchasing behavior in digital commerce. Consumers exhibit a marked preference for negatively skewed feedback when it is perceived as credible and revealing, while detailed positive reviews can enhance trust when consumers are assured of their authenticity and relevance.

#### 4.4 The Role of Reviewer Credibility

The role of reviewer credibility is a crucial component in shaping consumer trust and influencing purchasing decisions. Trust in online reviews significantly hinges not only on content quality but also on the credibility of the reviewer (Cheung et al., 2012; , Pooja & Upadhyaya, 2022). Verified purchases and recognized top reviewers are often perceived as more reliable, fostering a heightened sense of consumer trust compared to anonymous accounts (Cheung et al., 2012; . This trust is further magnified when reviews come from individuals with expertise or relevant experiences, reinforcing the idea that specialized knowledge enhances the reliability of the feedback provided Pooja & Upadhyaya, 2022).

Research indicates that the reputation of the reviewer plays a vital role in the perception of the credibility of online reviews. For example, consumers tend to favor reviews from individuals who have established a positive reputation through consistent contributions Pooja & Upadhyaya, 2022), and this reliance on reviewer credibility aligns with findings that illustrate how customers perceive credibility through factors such as prior interaction quality and the reviewer's reputation in the marketplace (Kusuma et al., 2020; , (Tadel, 2016). Moreover, the impacts of corporate and individual reputations on consumer trust are substantial, with empirical evidence suggesting that stronger reputations correlate with increased trust levels (Stravinskienė et al., 2021).

The structural dimensions of online review systems further elucidate how credibility is constructed. The credibility heuristic model highlights that consumers discern authenticity based on reviewer characteristics, previous reputation scores, and the overall ecosystem of review interactivity Pooja & Upadhyaya, 2022), (Tadel, 2016). Consequently, the presence of a robust and credible reputation system within various online platforms is essential for sustaining trust and facilitating transactions between consumers and vendors (Tadel, 2016). This interconnectedness suggests that as reviewer credibility increases, so too does the likelihood of conversion from browsing to purchasing, ultimately affirming the pivotal role that trust in reviews plays in the online consumer experience (Lee et al., 2011).

In conclusion, the credibility of reviewers is paramount in influencing consumer perceptions and behaviors. Factors such as verified purchase statuses, expertise, and a solid contribution history significantly enhance the trustworthiness of online reviews (Cheung et al., 2012; , Pooja & Upadhyaya, 2022). As such, businesses aiming to leverage online reviews must prioritize mechanisms that promote reputable reviewer profiles, thereby building trust within consumer communities.

#### 4.5 The Effect of Rating Systems on Consumer Trust

The effect of rating systems on consumer trust in e-commerce platforms is a subject of growing concern and interest within consumer behavior literature. Significant insights into how consumers interpret ratings emerge from studies that analyze consumer perception of star ratings. Research indicates that consumers often trust ratings that are not perfect, such as a score of 4.7, more than those that are ideal, like a 5.0. This phenomenon occurs because overly high ratings can trigger skepticism about the reliability of the reviews due to the perceived absence of authenticity or potential manipulation (Kao et al., 2020; (Karabas et al., 2020). The credibility of reviews is critical; when consumers perceive that ratings may be artificially inflated or manipulated, they become more uncertain about the overall reliability of the information presented online, which can lead to diminished trust in the e-commerce platform (Karabas et al., 2020).

Furthermore, the format in which these ratings are presented can also influence consumer perceptions and subsequent judgments. For instance, graphical representations of ratings and ratings variance can affect how consumers remember and evaluate products. A study found that lower star ratings can result in more positive product evaluations than perfect ratings, as the former can suggest a more authentic representation of consumer experiences,

implying that not every aspect of the product is perfect (Mousavi et al., 2024; Abell et al., 2024). Moreover, detailed reviews may provide more relational context for consumers and foster trust compared to aggregated star ratings alone. Some consumers prefer diving into the details rather than depending solely on average ratings, suggesting a nuanced preference that supports the complexity of online review systems (Mudambi et al., 2014; (Cho et al., 2022; .

In the context of the ongoing debate surrounding whether aggregate ratings or individual reviews carry more influence, evidence suggests that individual reviews provide insights that are often deemed more trustworthy, particularly when they are detailed and appear authentic. A combination of both ratings and text reviews often leads to better decision-making (Han et al., 2023; Sun, 2012). Consumers actively assess which reviews are more helpful based on rating formats and the informational richness provided in textual reviews, particularly when evaluating service quality or consumer products (Cho et al., 2022; Sun, 2012). Thus, while aggregate scores serve a purpose in providing a quick overview, detailed narratives can substantiate that overview and enhance overall trust (Mudambi et al., 2014; Schoenmueller et al., 2020).

In conclusion, the intricate relationship between star rating systems, consumer trust, and the perception of information authenticity indicates a critical area for further investigation in consumer behavior studies. Balancing the presentation of aggregate scores with authentic, detailed reviews appears fundamental for e-commerce platforms aiming to build and maintain consumer trust.

#### **4.6 The Moderating Role of Demographic and Psychological**

The interaction between demographic and psychological factors significantly influences how consumers perceive and trust reviews and ratings. Age is a prominent demographic factor affecting trust perceptions. Research indicates that younger consumers, typically more familiar with online shopping practices, often exhibit increased skepticism towards reviews. They tend to seek supplementary information before making purchasing decisions, which aligns with findings that younger consumers are generally more risk-tolerant yet cautious in their buying behaviors (Thomas et al., 2022). For instance, a study highlighted that youth demographics tend to be less risk-averse than older generations, allowing for a diversified approach to assessing product information, particularly from online reviews (Casaló et al., 2015).

Further, other demographic factors, such as the level of digital literacy and prior online shopping experiences, also play crucial roles. Consumers with higher digital literacy are likely to filter and analyze reviews more critically, enhancing their decision-making process. Moin et al. emphasize that various demographic backgrounds lead to differing trusting beliefs regarding information sources, underlining the intersection of marketing and interpersonal trust models (Moin et al., 2017). Such differing levels of digital literacy and experiences with online transactions influence how demographic segments react to the same information. Thus, it is critical to recognize that the analytical capabilities fostered by digital literacy further compound the skepticism often observed in younger age groups.

Moreover, psychological factors such as risk aversion are pivotal in shaping consumers' trust dynamics regarding reviews. Risk-averse individuals frequently refrain from products that carry significant negative reviews, regardless of an overall positive rating, which articulates the complexity surrounding consumer behavior in the face of perceived uncertainties (Assarut & Eiamkanchanalai, 2022). For example, Assarut and Eiamkanchanalai found that risk aversion affects consumers' responses to review content and their actual purchasing behaviors within hospitality contexts (Assarut & Eiamkanchanalai, 2022). Consumers high in risk aversion often prefer to gravitate toward products that minimize potential dissatisfaction, reflecting a protective behavior inherent in their purchasing psyche. Additionally, psychological research supports the notion that consumers employing risk-averse strategies are driven by a need to

alleviate anticipated regret, thus impacting their trust in various sources of information (Tzeng & Shiu, 2019).

Understanding that demographics and psychology interweave provides marketers with the ability to craft tailored strategies that cater to varying consumer segments' needs. By addressing these moderating factors, businesses can enhance the efficacy of their marketing strategies and potentially increase consumer trust. This notion is echoed by Moin et al. (Moin et al., 2017), who assert that the impact of trust on consumer behavior is influenced by both innate demographic traits and dispositional characteristics, ultimately guiding purchasing decisions in nuanced ways (Moin et al., 2015).

In conclusion, the relationship between consumer trust in reviews and ratings is profoundly moderated by demographic and psychological factors. Age, online shopping experience, digital literacy, and risk aversion significantly shape how consumers engage with online reviews and ratings, calling attention to the need for an integrative approach in understanding consumer behaviors in the digital marketplace.

#### **4.7 The Influence of AI and Fake Reviews on Trust**

The influence of artificial intelligence (AI) and the prevalence of fake reviews in e-commerce systems represents a significant challenge to establishing consumer trust. The ramifications of fake reviews, which are often generated by automated bots or individuals with vested interests, can distort the integrity of consumer feedback, ultimately undermining trust in e-commerce platforms. Recent literature provides insight into this dynamic and suggests that consumers are increasingly becoming cognizant of the existence of fake reviews, leading them to adopt more critical approaches to evaluating online feedback (Choi et al., 2016; Malik et al., 2024; Hou & Zhu, 2022).

Consumers are now more vigilant in their assessment of review authenticity, often verifying the consistency of reviews and scrutinizing the profiles of reviewers to mitigate the effects of misinformation (Choi et al., 2016; Hou & Zhu, 2022). Studies indicate that when individuals perceive threats from fake reviews, they tend to increase their scrutiny towards the information presented, possibly resulting in their reliance on established review aggregation mechanisms or social validation through consensus mechanisms (Munzel, 2016; Hou & Zhu, 2022). Additionally, the implementation of AI-based algorithms has emerged as a promising approach for e-commerce platforms aiming to combat the onslaught of fake reviews. Such algorithms are designed to detect and filter out suspicious submissions, thereby enhancing the overall reliability of consumer feedback systems (Wang & Wang, 2023; Kim & Peterson, 2017).

The transparency of review processes also plays a crucial role in maintaining consumer trust. Research suggests that when consumers understand how reviews are curated and filtered—especially regarding the technologies employed, such as AI and blockchain—their confidence in utilizing these platforms tends to increase (Wang & Wang, 2023; Yuan, 2024). Transparency reduces uncertainty and reassures consumers that measures are in place to protect them from the dishonest practices that can accompany online commerce. This assertion is supported by findings that highlight the importance of user perception regarding the ethical handling of reviews and information security in fostering trust (Wijaya et al., 2023; Religia et al., 2023; Islam & Ahsan, 2024).

In conclusion, tackling the issue of fake reviews through AI and fostering transparent processes is essential for enhancing trust among consumers in the e-commerce domain. As platforms invest in technological solutions to identify and eliminate deceptive reviews, they also need to prioritize consumer education regarding these systems to build and maintain confidence in their offerings.

#### **4.8 Managerial and Practical Implications**

The findings of this study have important implications for e-commerce platform managers as well as for consumers. E-commerce platforms need to improve their review and rating systems to make them more transparent and trustworthy, for example by implementing stricter review validation mechanisms and providing a "verified review" label. Additionally, AI-based fake review filtering systems can help improve the accuracy of information available to consumers. For consumers, understanding how to read and evaluate reviews can help them make more informed decisions. Education on how to identify credible reviews and strategies for evaluating product ratings can increase trust and a better online shopping experience.

### **5. CONCLUSION**

#### **5.1 Summary of Findings**

This research identifies and summarizes how reviews and ratings influence consumer trust in e-commerce based on a systematic literature review. Overall, it was found that factors such as review quality, review volume and consistency, reviewer credibility, and the rating system implemented have a significant impact on the level of consumer trust in an e-commerce platform. Additionally, negative reviews tend to have greater influence than positive reviews, while moderating demographic and psychological factors also play a role in determining how consumers respond to the information they encounter in reviews and ratings. Furthermore, the results of this research show that consumer trust is not only influenced by individual factors in reviews and ratings, but also by technological elements such as AI-based fake review detection and platform intervention in managing the review system to make it more transparent and trustworthy. Thus, this research provides in-depth insight into the mechanisms of how reviews and ratings shape perceptions of trust in online transactions.

#### **5.2 Theoretical Contributions**

This research makes an important contribution to the literature on trust in e-commerce by highlighting the role of reviews and ratings in shaping consumer perceptions. In particular, the findings of this research enrich theories related to user information-based decision making, including models of trust in digital environments as well as factors that encourage or hinder the adoption of e-commerce technology.

Additionally, this research expands understanding of the psychological effects of reviews and ratings, such as cognitive biases in evaluating online information and how "herd mentality" contributes to purchasing decisions. Thus, this research offers a foundation for the development of a new theoretical model linking online reviews to the dynamics of trust in digital transactions.

#### **5.3 Practical Recommendations**

The results of this research have important practical implications for e-commerce platform managers in developing review and rating management strategies to increase consumer trust. One key strategy that can be implemented is to increase transparency in the review system by ensuring that the reviews displayed are from verified buyers and include mechanisms to effectively identify and remove fake reviews.

Additionally, e-commerce platforms can introduce more informative rating systems, such as allowing users to rate multiple aspects of a product (e.g., quality, durability, conformity to description) rather than providing just one aggregate rating. Educating consumers about how to read and critically evaluate reviews can also be an important step in ensuring that purchasing decisions are based on accurate and credible information.

#### 5.4 Limitations and Future Research

As with any research, this study has several limitations. One major limitation is the lack of longitudinal studies that can evaluate how the influence of reviews and ratings develops over time and whether the effects remain consistent over the long term. In addition, the potential for bias in the dataset used, especially in the selection of studies analyzed, is also a limitation that needs to be taken into account.

In addition, the scope of this research is still limited to studies that discuss reviews and ratings in general without distinguishing between specific e-commerce platforms or specific product categories. Therefore, further research could be more specific by exploring how consumer trust in reviews and ratings differs between various e-commerce platforms such as Amazon, Tokopedia, or Shopee, as well as how the influence of reviews and ratings varies depending on the type of product, for example electronic goods, fashion, or health products.

Additionally, experimental studies can be conducted to understand in more depth how consumers react to different types of reviews and ratings in a controlled environment. Future research could also further explore the role of artificial intelligence in detecting and countering fake reviews, as well as how consumers respond to algorithmic interventions in review and rating systems.

By understanding these factors more deeply, future research can provide more comprehensive insights into how to increase trust in e-commerce and help platforms and consumers make more informed and rational decisions.

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